

Pamela Walcott

Introduction

My name is Pamela Walcott. I live in the Bronx with my husband and daughter in a two-bedroom apartment. My main experience with poverty is when I became homeless in 2018, which was really hard. After staying in some shelters that did not help us well, we were placed in a shelter with a good provider, who helped us move into permanent housing and apply for benefits. Although we were never homeless before 2018, my family has struggled to make ends meet for many years, beginning around the time that my parents got sick. Throughout all of our challenges, even though we needed benefits, we were always told that we are not eligible.

Household composition

2 adults (57 years old), 1 child (10 years old)

Context

I grew up in Harlem and my family was middle income. They lived in a two-bedroom condo with a terrace on Lenox Avenue and 145 Street. When I was living on my own, I ended up needing a Section 8 voucher, which I got in mid-2000s and helped me pay my rent for many years.

Around 2011, my parents got sick, so I had to move back into their home to take care of them. When I moved back home, I was unable to transfer the voucher over to my parents' home, so we lost that assistance altogether. At the time, he was working and my main source of income was from Disability, so it was difficult for us to afford the rent, but we were barely able to scrape by.

In 2012, my parents passed away. I was still living in their apartment with my husband, Glenn. After my parents passed away, the landlord wanted us to leave the apartment, because my name wasn't on the lease. We tried going to court to fix the problem. In the process, we learned about succession rights, and tried getting on the lease, but the landlord didn't want to give us succession rights. It was clear to us that the landlord wanted us to leave so he could raise the rent. This was a long, drawn out process that unfolded over many years.

At this time, we were living paycheck to paycheck and struggled to afford all our necessary expenses, including food. We applied for food assistance from HRA, but they told us because of my husband's income we made too much money by a few pennies. Even though they said we weren't eligible, we were still not able to afford all of the food that we needed – we really could've used the help then.

After my husband stopped working in 2017, our only income was from Disability. Even after he lost work, we were unable to get food assistance. When I was applying, I knew that other people were able to use their phones to apply, but I didn't know how to do that, so I had to travel to many different locations for different reasons. But even after bringing documents to different HRA Centers, I was never able to successfully get benefits. Instead, we went to food pantries for our groceries.

In 2018, the landlord said we had no choice – he was evicting us and we had to leave. He asked us what date we would be leaving the apartment. We never received a formal eviction notice. We also didn't realize we could get a lawyer to fight to stay in the apartment. After many years of going to court on my own, and trying to compile documents, I couldn't fight any longer. We decided to walk away from the apartment.

For the first time in my life, my family was experiencing homelessness. It was then that we entered the New York City shelter system. After staying at multiple shelters, we finally moved out of shelter in the summer of 2022. When we were preparing to move out, the shelter provider helped us enroll in benefits. For the first time, starting this past summer, we began receiving Cash Assistance and Food Assistance, which continues now.

Have you heard of any of the following programs:

1. **Empire State Child Credit**

Heard about the concept of child credits, but not about the Empire State Child Credit specifically

2. **Earned Income Tax Credit**

Have heard about the concept of employment-related credit, but don't know much about it

3. **Public Assistance/ Shelter Allowance**

Not aware of shelter allowance, but receives CityFHEPS rental assistance subsidy

4. **Food Assistance/ SNAP**

Yes

If you answered yes, where did you learn about these programs/benefits?

I've heard people talk about credit that you can get for children or for working, but I don't know much about those programs. I have received housing vouchers before. I got Section 8 many years ago before I lost it and now I get CityFHEPS. I have known for many years about Cash Assistance and Food Assistance. We needed Food Assistance during the 2000s, but they would never give it to us. Now, since I moved out shelter and the shelter provider helped me go through the application process, I get Food and Cash Assistance, which is helpful, but not always reliable.

Which of these four benefits have you received?

Public Assistance and Food Assistance

When (months/years) were you receiving these programs?

June 2022 through December 2022 (with a gap a 1-month in November 2022)

Was it difficult to apply for these benefits? If so, what was the most difficult part?

For many years, when I need the benefits and really could have used to the extra support from Cash and Food Assistance, I could not get it because they kept saying we were not eligible. I only finally got it when we were moving out of shelter because the provider helped us apply.

Once you were in the program, was it hard to stay in the program?

Overall, I didn't have much trouble gathering my paperwork, because I've always been good about keeping my important papers with me and organized wherever I am living. I mainly had trouble submitting the paperwork. I didn't realize when it didn't work and it wasn't communicated to me clearly. I have the AccessHRA application, but I have trouble logging in. I can call and check my balance, which works okay day to day, but I can't get it to work taking pictures of paperwork and uploading documents. I don't have someone who can help me with the app.

Specifically, in September 2022, when I was supposed to recertify, I tried sending in paperwork using the phone, but it didn't work – and no one told me that it didn't work until I visited an HRA Center myself later. However, even though I didn't receive my September recertification call, I did receive my benefit. In October, because I still hadn't heard anything about my recertification, I took it upon myself to try to resolve the situation proactively, by visiting an HRA Center in person. I also brought all of my documents with me. It was there that I learned that the documents I'd tried submitting by phone hadn't worked. So at that time, I submitted the required documents in person, since I had brought all my documents with me. Apparently, due to delays at

HRA and catching up on paperwork, they couldn't get to my case and the papers I brought them in October, so my benefit lapsed in November. So when November came around, I didn't receive any Cash Assistance or Food Assistance, which was a surprise to me that I had not planned for. Nobody told me anything. Nobody told me why it lapsed or why it was delayed. Nobody told me that I wouldn't receive anything in November, which I really didn't realize because I was still receiving CityFHEPS for the rent. November was really hard and we could not get all the food that we needed. In December, it looks like they finally processed my paperwork, because I received a letter confirming that the documents I had brought in October were sufficient – and I started to receive some benefits again. However, it now appears I am receiving much less than I was told I would receive from both Cash and Food Assistance. The reasons are not exactly clear to me, but I believe it is because I started to receive slightly more funds from Disability. This is another challenge of the program – sometimes I don't understand how it is working, but it is not easy to find someone who I can talk to or who can help me navigate the issue and fix it. In this case, it took three months for HRA to process my recertification from September, and in the mean time I only learned there was an issue after it was too late. But I had done everything right, including submitting all the right documents in October in person.

How did these programs help you? What positive impact did they have on your life?

Now that we receive extra support in the form of Cash Assistance and Food Assistance, we don't feel so overwhelmed. We have much more stability that didn't exist before. We know on a certain day we will have a certain amount of money that really helps with getting all of our essentials. We don't have to pinch pennies on food or miss out on food items in some weeks. Every dollar is valuable and we use all of it, in addition to our own money.

What change in the program would have made the biggest difference for your family?

First, more flexibility on the budget calculation, because I was denied for many years even though we needed it badly. And if you make even a little bit of money, they only give you a few dollars because they say you can afford it now, even if you can't. You have to have nothing in order to get something. This affects other choices in my life, like I can't plan for my daughter. I can't set up a bank account. So we end up depending on them, even though we really don't want to be receiving benefits from the government right now or forever. I want to have my own money.

Second, because they don't communicate with you, it can feel unreliable, like you are rolling the dice waiting for the day to see if you get the benefit. It would've been helpful to receive a communication telling me that I wasn't going to receive the benefit. Maybe I did receive one, but I didn't see it. They are also delayed, so my last recertification call was late and I still haven't received a phone call I am waiting on.

Candace Cabral

Introduction

My name is Candace Cabral. I live in Rochester with my four children in a 3-bedroom apartment. My experience with poverty has been a lifelong challenge, as I grew up in foster care. When I was a teenager, my mother abandoned me, leaving me without any parents. I spent many years in youth homes. I also didn't have any crucial life documents with me, so as I got older I had to learn about and figure out all the things I was missing, and slowly put the pieces back together. Getting all my documents in order has been really hard and something I've worked on for many years. Since being in foster care, I have struggled to provide for myself and my family, working to make ends meet and provide a decent life for all of my kids.

Household composition

1 adult (38 years old), 4 children (17, 15, 6, and 5 years old)

Have you heard of any of the following programs:

1. **Empire State Child Credit**

Yes

2. **Earned Income Tax Credit**

Yes

3. **Public Assistance/ Shelter Allowance**

No, but have heard of rent/utilities arrears grants and other housing assistance programs

4. **Food Assistance/ SNAP**

Yes

If you answered yes, where did you learn about these programs/benefits?

I learned about SSI, CA, and SNAP when I was very young. Since the mid-1990s, I have been receiving SSI due to health issues I experienced from a very young age. My mother experienced substance use and addiction challenges. On top of that, when I was a baby, our housing conditions were very bad, so I was exposed to lead paint in a way that was very damaging to me and my health. For these reasons, my mom had enrolled me in SSI, which I have received ever since. I learned about CA and SNAP when my mom left. I was a teenager that time, approximately 15 years old, and I tried to apply. I also had to reapply for SSI because my mom had not reapplied for me. But my learning disability made it hard for me to understand the application process for all of these programs. It was also difficult for me to gather all of the required documents. For many documents, I didn't know what they were asking for and had to figure it out on my own for the first time while I was very young and dealing with a lot of struggles. It took me several years to get back onto them.

It wasn't until the pandemic that I learned about the Earned Income Tax Credit and the Empire State Child Credit. I learned first about the Empire State Child Credit, in 2020. A local organization called Foodlink told me about the ESCC, which I learned more about when I was filing my taxes. They helped me learn about the program, told me what it involved, told me what documents I needed to pull together, and helped me apply. I received ESCC for the first time in 2020.

In 2021, I received free tax prep services from a different local organization, which was helping residents at the Rochester library. They told me about the Earned Income Tax Credit, since I was working at that time. They also helped me enroll in the programs. The first time I received EITC was in 2021.

If you answered yes, which of these four benefits have you received?

Empire State Child Credit, Earned Income Tax Credit, Food Assistance, and Public Assistance.

When (months/years) did you first start receiving SSI/CA/SNAP?

I first received SSI in the mid-1990s. I first received Food Assistance/SNAP in 2005, but because of my learning disability I was not the payee – the Fair Hearing processes appointed a payee for me for a period of two years. In 2007, when I reapplied on my own, I finally received the Food Assistance/SNAP for myself. I was really proud of this moment, because I felt like I had showed them that I deserved it and could take care of myself and I could be my own payee. Since then, I have been enrolled in these programs consistently. In 2020, I received the ESCC in 2020 for the first time. In 2021, I got EITC for the first time. This year, I received both.

Was it difficult to apply for these benefits? If so, what was the most difficult part?

The hardest part is knowing what programs are available. For many years, I didn't know about these programs. There are many many different programs, but where can I go to learn about them? On top of that, once I know about a program, because of my learning disability it can be really difficult to gather the documents I need. Sometimes I don't know what they are asking for, because I've never heard of it. Other times, they use names and language that are complicated and confusing to me.

For example, I didn't have a birth certificate or a Social Security Number when I was left alone at 15 years old. At the time, as a teenager living all by myself – I didn't even know what they were talking about, so I didn't understand what they were referring to when they asked me to bring certain things. Over the years, I had to learn what those documents were and also go through the process of ordering them, which takes a long time. During that process of gathering documents, which took many months, I couldn't get any benefits, even though I really needed them in that time. While DSS would sometimes help me through the process of obtaining documents, the process included a lot of waiting – sometimes more than three months.

When I was actually applying for benefits, the biggest challenge was my SSI. They kept finding reasons why I couldn't get Food Assistance, even though I couldn't afford food, and blamed SSI. Their budget calculation was so strict that the said SSI was too much money, but I could barely afford my family's daily needs. To us, it was obvious it was not enough money. SSI also has a really complicated eligibility process, which made it harder for us to navigate.

For the ESCC and the EITC, it wasn't difficult for me to apply, because I worked with a local organization that does tax filing. They helped me figure out what I needed to do and they also helped me make sure we got it done. At the end of the day, because of their help, I was able to apply, and it was really easy, compared to the process I went through on my own for SSI or for Food Assistance, where I had to fight. These local organizations not only told me about the program, they made sure I was doing everything I needed to do to sign up.

Overall, I really struggle with the reading and writing parts of the application process, which makes it really hard for me to complete the process. Welfare has always been scary to me for that reason – it is a lot of work and it is overwhelming and you have to re-answer questions again and again with information they already have. You feel like you are always proving that you are worthy. On top of that, if you make even a dollar extra, you can lose benefits.

The welfare application process also feels even harder because I don't feel like I have anyone to turn to for help. With the tax programs, I've been able to get the help regularly, whenever I need it, by phone or in person. With DSS, I can't find someone to talk to who can help.

Once you were in the program, was it hard to stay in the program?

It was a lot harder for me to apply for the programs than it is for me to maintain them. Once I was enrolled in the programs, I didn't feel it was hard to maintain. Each program has been a blessing. The tax programs were the easiest, because I only need to handle paperwork once a year – and because the tax prep organizations were really helpful. If they didn't help me, I don't think I would know about the program. And they basically walked me through, step by step. Now that I know about those organizations, I also know about the program and they also know me, so I know I can always call them if I have a question or I can always visit them at their offices. They are really accessible and helpful in communicating with me. This has been the biggest help of all.

How did these programs help you? What positive impact did they have on your life?

While it was hard for me to apply for benefits, once I received the benefits, they were a great help to me. I have four kids, and with each kid I've needed more support. It is hard to describe the difference before and after receiving benefits. Before I received these programs, I had nothing – I was often fighting for my life and barely making it. I didn't know where my food would come from. Getting these benefits, including SSI and Food Assistance and the Child Credit and the Earned Income Tax Credit, helped me fix my credit and pay back bills, enabled me to open a bank account, helped me purchase other necessities for my family's wellbeing, like medical items and other supplies during COVID-19 for health purposes, helped me get clothing for my kids, and helped me afford enough food to my family. Before we were using food pantries. Sometimes, when the money doesn't come through, we still have to use them. But for the most part, the extra support helps us shop for the groceries we need and we're not constantly in the negative on EBT or pinching pennies. I also sometimes had to sacrifice meals to make sure my kids could eat and we don't have to go through that anymore. We also don't have to worry the same way about planning around a specific date, which might not come. It was especially challenging when they date would come, but there would be no money, and no one told there was any issue, so you have to first start the process to try to contact someone to figure out what was wrong. With the Child Credit, I could shop for my family every two weeks, instead of having to plan everything around once a month, which was much less flexibility. Over time, I have been able to depend less and less on community services. I have been able to plan more and be more consistent. That makes me feel more sufficient and independent and also makes my kids feel that way, because it is true. When I lost that Child Credit, I also really felt the difference. All of a sudden, with no warning, it got much more difficult to meet the bills again, and we found we had to go back to food pantries and clothing closets.

Since you have successfully enrolled in several programs (SSI, SNAP, ESCC, EITC), can you compare the enrollment for the tax programs to the enrollment for benefits programs?

With the ESCC and EITC, I was able to get them because I got help from two local community organizations that were providing free tax prep services. As they were helping me file my taxes, they figure out I could apply for these programs and they told me how to do it and also helped me every step of the way if I needed it. What I really like is they were very hands-on, which was new to me. The staff I always dealt with were usually dismissive and sometimes rude. When I went to these organizations, and explained my situation, and brought my papers, and explained my taxes and income, they were always taking notes and asking questions. They were always willing to help me with the process, even computer instructions if a process was online. Another piece that made a big difference for me is that the organizations had interpreters, which they will provide to you for free. These interpreters were not just to speak Spanish – they helped me read complicated legal language and helped me understand the documents and the requirements. I really appreciated that they worked with me at my level, because sometimes in the past I would receive a document and it would be really hard for me to read. I often couldn't understand it because the language was too complicated. And they were also always right there – I always knew where to find them and could call or go in person. They always had a lot of information from me already, so I didn't have to answer the same questions over and over again. And they were really clear about what I had to do, giving me deadlines and dates. They really communicated with me in a way that helped me feel confident and also supported. On top of that, for the tax programs, they needed a lot less documents than for SNAP. They didn't conduct a whole investigation of your life. They just need to know number of kids and school and income. I didn't need a hearing or an appeal. I didn't need to wait for months and months to receive money. When I received the money, it was much more money than I ever got from DSS and it made a huge difference. Overall, the tax programs were easier because the tax organizations were more

knowledgeable and available, because they asked for less documents, and because the outside organizations were so helpful. On the other hand, DSS doesn't communicate during the process about documents. You don't learn what was insufficient until after you've been cut off, and by then it is too late and you have to wait at least another month and go to all these different appointments again just to show that you are who you said you are, even if you can't afford food that month – doesn't matter. Also there isn't anybody to go and talk to if you need help or have a question.

What change in the program would have made the biggest difference for your family?

Sometime to talk to or communicate with during the process. It would be really helpful to be able to ask questions as I am going through the process, especially because it can be difficult for me to understand what is required, especially for the reading and writing components. With the tax process, I had organizations to help me navigate, but not with the benefits process at DSS. Sometimes I go to DSS and the DSS people aren't familiar with the process and don't communicate clearly. It would also be good to have somebody to call, but there is no phone line. Also is there a way for clients to learn more about program changes when they happen, instead of only learning when we receive something different? Another issue to address is shorter documentation, which would also really help make the process easier. Simpler language that is plain and easy to understand would also make the process easier. But I don't think it should be one or the other – we should be able to have both.

So for ESCC and EITC, I had organizations that I could call and that would call me back. For PA and SNAP, it is a complicated application process, there is nobody to call, it is difficult to visit in person, since there is only 1 processing center, and the requirements can be very overwhelming. If you miss even one thing, they cancel your benefits and you miss at least a month of money that you needed.

The budget calculations are also crazy. If you make one dollar too much, they cut you off. It doesn't matter to them if you can afford the food or not, it's about one dollar too much. But even middle class families are not making that much in some cases. This means that many people who need help and can't afford food also can't get the help they need. And then also you can get stuck in this mindset where you are always calculating if you have a dollar too much, because the benefits are too valuable and you don't want to lose them, since they help provide for your family. For example, I can't start savings accounts or make investments in my family's stability, because then DSS will say I have too much money, even though I don't have that money, I'm just trying to save a little bit for my kids futures. When you got welfare in the past, they used to say "no cable/no phone" because they thought it was a luxury to have, and said that people getting welfare shouldn't have that, but now everyone has cable and phones and also internet, because you need it to live and work.

For the benefits, the EITC is once a year and the ESCC and SNAP is monthly. I think it would be helpful to divide it up and receive some every few months. If you receive it once a year, it is hard to plan for future expenses and save it. If you receive it every month, the amount is much smaller. I like receiving a bigger amount, which helps with my planning for my family, but it is also good to receive assistance at different parts of the year, so that it can help with expenses during different parts of the year.

The SNAP supplement has also made a huge difference. It would be really good for my family if we could keep receiving the SNAP supplement, since our family is large. Even with the SNAP supplement, it doesn't cover all of our essential groceries, so I always spend some of my own money too. Losing the SNAP supplement will make it harder to afford the food that we have got used to relying on.